

Docket No. 3892-4002

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Stephen L. Ranzini, et al.

Group Art Unit: 3621

Serial No.: 09/981,358

Examiner: Daniel L. Greene

Filed: October 15, 2001

For: SYSTEM AND METHOD FOR SECURE DATA AND FUNDS TRANSFER

**EXPRESS MAIL CERTIFICATE**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Express Mail Label No.: EV 460 047 301 US

Date of Deposit: March 10, 2005

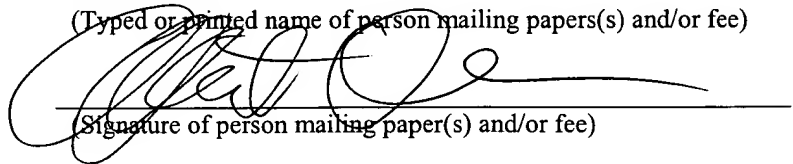
I hereby certify that the following attached paper(s) and/or fee

1. Request for Reconsideration - 6 pages (in duplicate)
2. Postcard for Receipt Acknowledgement

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above and is addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Albert Isles

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**REQUEST FOR RECONSIDERATION**

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action mailed December 10, 2004, Applicants respectfully request reconsideration in view of the following remarks. No fees are believed due in connection with this response. However, in the event any fees are necessitated by this response, the Commissioner is hereby authorized to charge our deposit account no. 13-4500, order no. 3892-4002.

*(Remarks begin on page 2)*